

In re:
Christine Stanfield
Debtor

Case No. 22-12489-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 30, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2023:

Recip ID	Recipient Name and Address
db	+ Christine Stanfield, 1003 Balley Drive, Phoenixville, PA 19460-3594

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 31 2023 00:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 31 2023 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 31 2023 00:26:05	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Oct 30, 2023

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Total Noticed: 4

on behalf of Creditor Moria Development Inc. dba Peoples Mortgage bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor Moria Development Inc. dba Peoples Mortgage bkgroup@kmlawgroup.com

JOSEPH L QUINN

on behalf of Debtor Christine Stanfield CourtNotices@rqplaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARK A. CRONIN

on behalf of Creditor Moria Development Inc. dba Peoples Mortgage bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Christine Stanfield f/k/a Christine Kissell <u>Debtor(s)</u>	CHAPTER 13
Moria Development Inc. dba Peoples Mortgage <u>Movant</u>	NO. 22-12489 MDC
vs.	
Christine Stanfield f/k/a Christine Kissell <u>Debtor(s)</u>	11 U.S.C. Section 362
Kenneth E. West <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of October 4, 2023, the post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$2,673.64**. Post-petition funds received after October 4, 2023, will be applied per the terms of this stipulation as outlined here. The arrearage which breaks down as follows;

Post-Petition Payments:	September 2023 through October 2023 at \$2,224.52/month
Suspense Balance:	(\$1,775.40)
Total Post-Petition Arrears	\$2,673.64

2. Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on November 2023 and continuing through April 2024, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$2,224.52** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$445.61 for November 2023 through March 2024 and \$445.59 for April 2024** towards the arrearages on or before the last day of each month at the address below;

Cenlar, FSB
Attn: Payment Processing
425 Phillips Blvd.
Ewing, NJ 08618

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: October 12, 2023

/s/ Mark A. Cronin, Esquire

Mark A. Cronin, Esquire
Attorney for Movant

Date: 10/18/23



Joseph L. Quinn, Esquire
Attorney for Debtor(s)

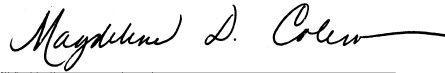
No Objection

Date: October 24, 2023

/s/ LeeAne O. Huggins

Kenneth E. West, Esquire
Chapter 13 Trustee

Approved by the Court this ^{30th} day of October, 2023. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Magdelene C. Coleman.